

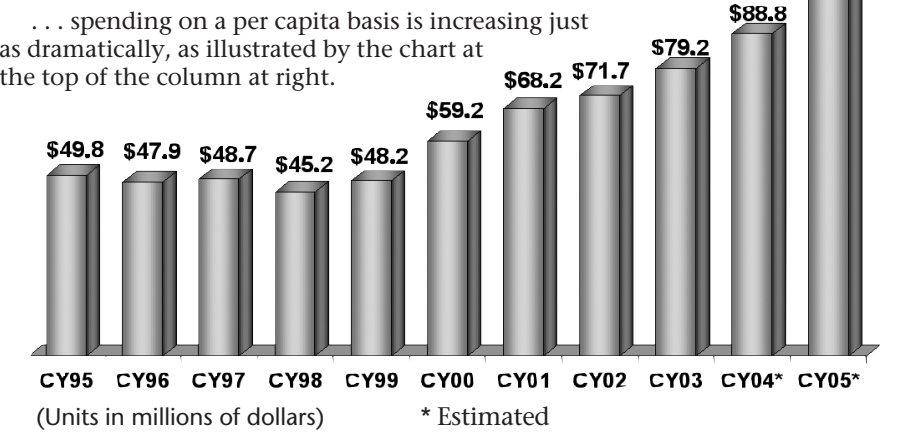
Benefits Choices 2005

Open Enrollment is Oct. 20-Nov. 9

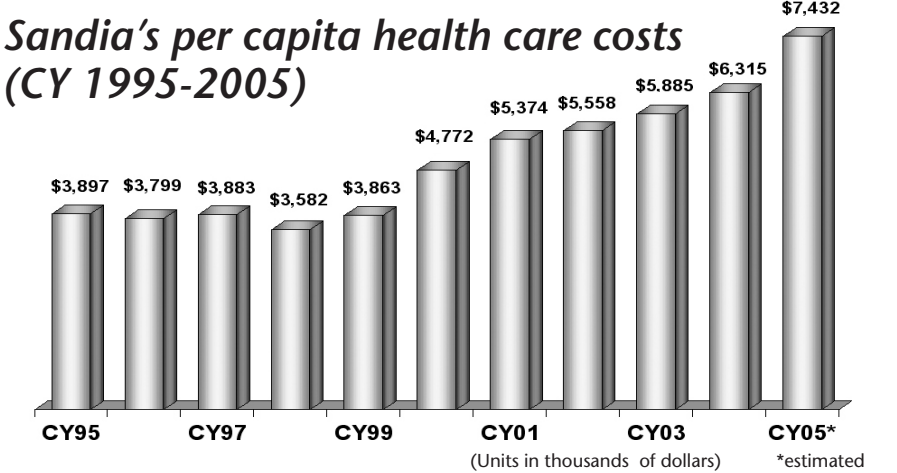
Again, increasing health care costs are in the forefront

The charts and stories on these four pages about Sandia’s Benefits Choices 2005 program were provided to the Lab News by Sandia’s Benefits organization.

As discussed in the Jan. 23, 2004, *Lab News*, rising health care costs continue to be a struggle for Sandia and the nation. As you can see from the chart below, the expected amount Sandia will pay for health care costs for employees, retirees, and their dependents in 2005 will have more than doubled over 1995 costs. True, we are seeing a rise in the number of employees that are covered under our medical plan, but . . .



When Sandia’s health care costs increase, the labor rates that we charge our customers must also increase. To hold down our labor rates so that they remain competitive, we must manage the increases in our health care costs. Employees and retirees feel the impact of these health care cost increases through rising premiums and/or plan design changes such as increased copays or coinsurances. Therefore, it is in all of our best interests to work together to make sure our health care dollars are being used wisely. As an employer, Sandia has taken action to address some of the rise in costs, such as negotiating the best prices possible with our vendors, and giving you access to services that can help you stay as healthy as possible. As the consumer, however, you have a crucial role in determining how Sandia’s health care dollars are ultimately spent. How can you, the consumer, help to ensure our health care dollars are being used wisely? Read on . . .



There are three principal reasons for increased health care costs:

- 1. Americans are living longer and using more health services.
- 2. Medical technology is expensive.
- 3. The use of prescription drugs has risen sharply in recent years.

Americans are using more health services today

America is aging; however, we are not aging as “gracefully” as we would like. That is, we are leading unhealthy lifestyles (e.g., poor eating habits and lack of exercise) that are catching up with us and are causing a significant rise in chronic illnesses. Sandia provides two very important on-site services to employees to assist them in living healthier lifestyles. First, if you haven’t already taken advantage of the ¡SALUD! Health Promotion program, there’s no time like the present to start. This program provides employees with a variety of health education classes as well as providing a variety of exercise classes. Best of all, it’s free! Second, if you have diabetes or are at risk for diabetes, or you have high cholesterol, high blood pressure, or may need to lose weight, you can self-refer to the on-site Disease Risk Management Clinic in Albuquerque. It provides employees with a variety of medical services such as physician consultations, one-on-one sessions with health educators and dietitians, lab work, etc. Again, all free! If you are a retiree, many of the health plans provide access to a variety of health maintenance programs. (Continued on next page)

What’s new? 2005 changes to Benefits plans

Following is a summary of changes to our Benefits Plans. Changes are effective Jan. 1, 2005. For detailed information refer to the Benefits Choices 2005 Annual Open Enrollment booklet, a PDF of which is available at the Open Enrollment Web site (<http://www.sandia.gov/benefits/oe>). Retirees can access Open Enrollment information online at <http://www.sandia.gov/benefits/oeret>. Printed copies of the booklet and medical plan comparison grid are being mailed for delivery to plan participants prior to October 20 (employees’ booklets and grids will be mailed separately and may not arrive at the same time).

Employees:

Medical Plans — Premiums have increased (see charts).

CIGNA Network POS Plan — Insulins are available as preferred brand names only.

Kaiser Permanente HMO Plan

Well-child preventive care visits to age 2 (well-baby care) — No charge

Kaiser Permanente HMO Plan (Cont’d.)

Prenatal care (scheduled) and first postpartum visit — No charge

Allergy testing visits — \$10 copay

Outpatient surgery — \$50 per procedure

Hospital inpatient admission — \$250 per admission

Emergency department visits — \$75 per visit (waived if admitted directly to the hospital as an inpatient)

Ambulance services — \$75 per trip

Prescription drugs:

Generic — \$10 copay (up to 30-day supply, at a Plan pharmacy or new Mail Order Program); \$20 copay (up to 100-day supply for refills through the Mail Order Program)

Brand name/compounded — \$20 copay (up to 30-day supply, at a Plan pharmacy or new Mail Order Program); \$40 copay (up to 100-day supply for refills through the Mail Order Program)

Behavioral health — see Medical Plans Comparison Grid for mental health and substance

abuse copay changes (Grid is being sent to employees’ mail stops and is available on the Open Enrollment website.)

Reimbursement Spending Accounts (RSA) – Deductions will begin with the first paycheck in 2005.

Please note: The deadline for making your final RSA election, Vacation Buy election, as well as choosing pre- or after-tax premium payroll deductions and waiving medical coverage is Nov. 9, the end of Open Enrollment. There will not be an extended period for these elections.

Retirees:

Medical Plans — Some premiums have increased.

CIGNA Network POS Plan — Insulins are available as preferred brand names only.

Lovelace Senior Plan

\$15 copay for PCP office visits and routine physical exams

Hospital inpatient admission — \$200 copay

Outpatient surgery — \$100 copay

Ambulance — \$100 copay (waived if admitted)

CT scan — \$50 copay

Radiation therapy — \$20 copay per visit

Chemotherapy — \$20 copay per visit

MRI — \$100 copay

Oxygen supply — \$20/month

Retail prescription drug benefit — \$15 copay generic/ \$25 copay brand name

(Continued on next page)

More information?

- Refer to your Benefits Choices 2005 Open Enrollment booklet for complete plan details. Printed copies of the booklets are being mailed for delivery to plan participants prior to Oct. 20. PDFs of the booklets are available on the Open Enrollment website. See below for address.
- All Employees and retirees will also receive Medical Plan Comparison Grids. Employee Grids will be mailed separately from the Open Enrollment booklets. Retirees will receive grids with the Open Enrollment booklets.
- Call the Benefits Customer Service Center at 505-845-2363 (toll free 800-417-2634, then dial 845-2363).
- Visit the Open Enrollment Web site (address below).
- Attend a Benefits Choices 2005 Open Enrollment meeting (see schedule on page 9).

Open Enrollment Web site:

Employees <http://www.sandia.gov/benefits/oe>

Retirees <http://www.sandia.gov/benefits/oeret>

Contact Benefits by phone:

Benefits Customer Service/NM — 505-845-2363

Benefits/CA — 925-294-2254

Open Enrollment Phone System:

505-844-3200 or 800-417-2634, enter 844-3200 at prompt

The phone system will be accessible from Oct. 20 through Nov. 9.

- On the following pages, you’ll find . . .
- Employee and retiree medical premium rate charts
 - Open Enrollment informational meeting schedule
 - Required actions for Open Enrollment participants

Medical coverage premiums based on several factors

Open Enrollment

(Continued from preceding page)

Medical technology is expensive

We all know how technology overall has greatly enhanced worker productivity and efficiency. In the medical arena, it has allowed more accurate diagnoses and the ability to treat previously untreatable conditions, which is saving countless lives. However, this has come at a cost to society. For example, did you know that the new Gamma Knife procedure allows neurosurgeons to operate on brain tumors without making a single incision? Because of its accuracy, the Gamma Knife allows doctors to treat tumors previously thought inoperable. However, this procedure is expensive; in the Albuquerque area, it costs approximately \$37,000. Since we aren’t doctors, we have to rely heavily on their expertise and, most often, doctors do know best. However, you owe it to yourself to be a well-informed consumer when it comes to your health care. Ask your doctor why a specific test or procedure is being done and what the potential risks/complications and associated costs are. After all, would you drop your car off at the mechanic’s shop without asking what they plan on doing, why, and how much it is going to cost?

Rise in prescription drug use

The use of prescription drugs has escalated dramatically over the last few years. New and improved prescription drugs are helping treat more serious illness, reduce hospitalizations, and/or just enhance our quality of life. However, did you know that by using mail-order pharmacies for maintenance medications you can help Sandia save significant dollars on the millions of dollars spent on prescription drugs? Maintenance medications are those taken over a period of time such as blood pressure or cholesterol-lowering medications. For example, out of the top 10 drugs purchased at retail pharmacies under the Mutual of Omaha plans, all of them are maintenance medications and could be dispensed by mail order. Purchasing by mail order saves you and Sandia money. If you are enrolled in one of the Mutual plans, go to www.ehs.com for more information on using mail order. If you are enrolled in the CIGNA plan, go to www.teldrug.com. The Kaiser HMO plan will be offering mail order discounts in 2005.

In summary, some of the things you can to do to help keep your own health care costs down, and consequently those of Sandia, are:

- 1. Take advantage of Sandia’s free, on-site ¡SALUD! Health Promotion program.
- 2. Visit the free, on-site Disease Risk Management Clinic in Albuquerque, if necessary.
- 3. Stay involved with your health care. Ask your doctor questions. And understand the decisions your doctor makes on your behalf.
- 4. Use your mail-order pharmacy benefit if you take maintenance medications.

Managed care helped to control health care costs for a number of years, but that is no longer the case. The Benefits Department is continuing its quest to develop solutions to control health care costs in the

future. We also need you — the health care consumer — to be actively involved in your health care decisions to help us in this quest.

Employee premiums

Non-represented employee premiums for the Sandia Intermediate PPO Plan, the Sandia Top PPO Plan, and the Kaiser HMO Plan will increase, on average, 13% for 2005 as opposed to the 7.6% increase that you saw this year. The premiums for the CIGNA Network POS Plan will increase, on average, 6.7%. The Sandia Basic PPO Plan will remain at no premium. The cost of your medical coverage is based on

your salary tier, the plan you choose, and the level of coverage you choose (employee only, family of two, family of three or more). Monthly premium-share amounts will be deducted from your biweekly paycheck in two equal installments each month. These premiums can be deducted on a pre-tax or after-tax basis (refer to your Benefits Choices 2005 Open Enrollment booklet for more information). Having your premium taken from your total pay before federal, state, and social security (FICA) taxes are deducted lowers your overall taxable income and saves you money.

Medical Plan	Tier 1		Tier 2		Tier 3	
	Up to \$75K		\$75K-\$150K		Over \$150K	
	2004	2005	2004	2005	2004	2005
BASIC PPO						
Employee only	\$0	\$0	\$0	\$0	\$0	\$0
Family of Two	\$0	\$0	\$0	\$0	\$0	\$0
Family of Three or More	\$0	\$0	\$0	\$0	\$0	\$0
INTERMEDIATE PPO						
Employee only	\$31	\$35	\$44	\$50	\$57	\$65
Family of Two	\$60	\$68	\$86	\$98	\$112	\$128
Family of Three or More	\$81	\$92	\$116	\$132	\$151	\$172
KAISER HMO						
Employee only	\$31	\$35	\$44	\$50	\$57	\$65
Family of Two	\$60	\$68	\$86	\$98	\$112	\$128
Family of Three or More	\$81	\$92	\$116	\$132	\$152	\$172
CIGNA POS						
Employee only	\$45	\$47	\$57	\$62	\$70	\$77
Family of Two	\$89	\$91	\$113	\$121	\$139	\$151
Family of Three or More	\$119	\$123	\$152	\$163	\$187	\$203
TOP PPO						
Employee only	\$51	\$58	\$64	\$73	\$77	\$88
Family of Two	\$100	\$113	\$126	\$143	\$152	\$173
Family of Three or More	\$135	\$153	\$170	\$193	\$205	\$233

The chart above outlines the current and new premium-share amounts (effective Jan. 1, 2005) for non-represented employees.

Medical Plan	2004	2005
BASIC PPO		
Employee only	\$0	\$0
Family of Two	\$0	\$0
Family of Three or More	\$0	\$0
INTERMEDIATE PPO		
Employee only	\$31	\$35
Family of Two	\$60	\$68
Family of Three or More	\$81	\$92
CIGNA POS		
Employee only	\$38	\$47
Family of Two	\$76	\$91
Family of Three or More	\$101	\$123
TOP PPO		
Employee only	\$43	\$58
Family of Two	\$85	\$113
Family of Three or More	\$115	\$153

Per the bargaining agreement, the chart above outlines the current and new premium-share amounts (effective Jan. 1, 2005) for employees represented by the Metal Trades Council or OPEIU.

Medical Plan	2004	2005
BASIC PPO		
Employee only	\$0	\$0
Family of Two	\$0	\$0
Family of Three or More	\$0	\$0
INTERMEDIATE PPO		
Employee only	\$31	\$35
Family of Two	\$60	\$68
Family of Three or More	\$81	\$92
CIGNA POS		
Employee only	\$45	\$47
Family of Two	\$89	\$91
Family of Three or More	\$119	\$123
TOP PPO		
Employee only	\$51	\$58
Family of Two	\$100	\$113
Family of Three or More	\$135	\$153

The chart above outlines the current and new premium-share amounts (effective Jan. 1, 2005) for SPA-represented employees.

See retiree cost charts for 2005 on next page . . .

2005 key changes

(Continued from preceding page)

- Mail order prescription drug benefit — \$30 copay generic/\$50 copay brand name
- Emergency room copay will not be waived if admitted

Kaiser Permanente HMO Plan

- Well-child preventive care visits to age 2 (well-baby care) — No charge
- Prenatal care (scheduled) and first postpartum visit — No charge
- Allergy testing visits — \$10 copay
- Outpatient surgery — \$50 per procedure
- Hospital inpatient admission — \$250 per admission
- Emergency department visits — \$75 per visit (waived if admitted directly to the hospital as

- an inpatient)
- Ambulance services — \$75 per trip
- Prescription drugs:
 - Generic — \$10 copay (up to 30-day supply, at a Plan pharmacy or new Mail Order program); \$20 copay (up to 100-day supply for refills through the Mail Order Program)
 - Brand name/compounded — \$20 copay (up to \$30-day supply, at a Plan pharmacy or New Mail Order Program); \$40 copay (up to 100-day supply for refills through the Mail Order Program)
- Behavioral health — see Medical Plans Comparison Grid for mental health and substance abuse copay changes

Kaiser Permanente Senior Advantage Plan Medicare HMO

- Urgent care — \$15 copay per visit, in a Kaiser service area; \$50 copay per visit, out-of-area, waived if admitted to the hospital as an inpatient within 24 hours for the same condition

- Allergy testing visits — \$15 copay
- Outpatient surgery — \$50 per procedure (correction to 2004 Medical Plans Comparison Grid)
- Hospital inpatient admission - \$250 per admission
- Prescription drugs:
 - Generic — \$10 copay (up to 30-day supply, at a Plan pharmacy or new Mail Order Program); \$20 copay (up to 100-day supply for refills through the Mail Order Program)
 - Brand name/compounded — \$20 copay (up to 30-day supply, at a Plan pharmacy or new Mail Order Program); \$40 copay (up to 100-day supply for refills through the Mail Order Program)
- Chiropractic services — \$10 copay per visit
- Behavioral health — see Medical Plans Comparison Grid for mental health and substance abuse copay changes

Please note: The deadline for waiving medical coverage is Nov. 9, the end of Open Enrollment. There will not be an extended period for this election.

Open Enrollment is Oct. 20-Nov. 9

Retiree health care premiums

(Continued from preceding page)

Retiree premiums

Premiums for retirees enrolled in the Sandia Basic PPO Plan, the Sandia Intermediate PPO Plan, and the Sandia Top PPO Plan are not increasing for 2005. Premiums are increasing slightly for certain populations enrolled in the CIGNA Network POS Plan and/or the Lovelace Senior Plan. For those enrolled in the Kaiser HMO plans, the Medicare rate is actually decreasing slightly, while the non-Medicare rate is increasing.

While health care premiums for certain plans are increasing for 2005, the increase is smaller than the one experienced in 2004. Since annual premium increases are tied to health care cost projections, you might think this means that the projected 2005 health care cost increase is smaller than that experienced in 2004. This is not the case. The reason for the smaller increase in 2005 premiums is because overall costs for 2004 are not expected to rise as much as Sandia had projected. Sandia is therefore able to pass on a smaller premium increase to you in 2005.

Retiree premiums vary based on when you retired as well as the plan and the level of coverage you choose.

If you retired before 1/1/95 you will not pay a premium-share for your medical coverage for 2005.

If you retired after 12/31/94 but before 1/1/03 you will pay 10% of the full premium for 2005. The following chart outlines the current and new premium-share amounts (effective Jan. 1, 2005) for those employees who retired after 12/31/94 and before 1/1/03:

Monthly Premium Rates											
Retiree	Spouse/Dependent	Sandia Basic PPO Plan		Sandia Intermediate PPO Plan		Sandia Top PPO Plan		Lovelace Senior Plan/CIGNA Network POS Plan		Kaiser Permanente HMO	
		2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
Medicare		\$17	\$17	\$19	\$19	\$23	\$23	\$15	\$16	\$24	\$23
Medicare	Medicare	\$33	\$33	\$38	\$38	\$46	\$46	\$29	\$31	\$48	\$45
Medicare	Non-Medicare	\$59	\$60	\$69	\$69	\$76	\$76	\$67	\$68	\$62	\$68
Non-Medicare		\$43	\$43	\$50	\$50	\$53	\$53	\$52	\$52	\$38	\$46
Non-Medicare	Medicare	\$59	\$60	\$69	\$69	\$76	\$76	\$67	\$68	\$62	\$68
Non-Medicare	Non-Medicare	\$86	\$86	\$100	\$100	\$106	\$107	\$104	\$104	\$75	\$92

The following charts outline the current and new monthly premium-share amounts (effective Jan. 1, 2005) for employees who retired after 12/31/02 and who have . . .

30 or more years of service

Monthly Premium Rates											
Retiree	Spouse/Dependent	Sandia Basic PPO Plan		Sandia Intermediate PPO Plan		Sandia Top PPO Plan		Lovelace Senior Plan/CIGNA Network POS Plan		Kaiser Permanente HMO	
		2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
Medicare		\$17	\$17	\$19	\$19	\$23	\$23	\$15	\$16	\$24	\$23
Medicare	Medicare	\$33	\$33	\$38	\$38	\$46	\$46	\$29	\$31	\$48	\$45
Medicare	Non-Medicare	\$59	\$60	\$69	\$69	\$76	\$76	\$67	\$68	\$62	\$68
Non-Medicare		\$43	\$43	\$50	\$50	\$53	\$53	\$52	\$52	\$38	\$46
Non-Medicare	Medicare	\$59	\$60	\$69	\$69	\$76	\$76	\$67	\$68	\$62	\$68
Non-Medicare	Non-Medicare	\$86	\$86	\$100	\$100	\$106	\$107	\$104	\$104	\$75	\$92

25-29 years of service

Monthly Premium Rates											
Retiree	Spouse/Dependent	Sandia Basic PPO Plan		Sandia Intermediate PPO Plan		Sandia Top PPO Plan		Lovelace Senior Plan/CIGNA Network POS Plan		Kaiser Permanente HMO	
		2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
Medicare		\$25	\$25	\$29	\$29	\$34	\$34	\$22	\$23	\$36	\$34
Medicare	Medicare	\$50	\$50	\$57	\$57	\$69	\$69	\$44	\$47	\$72	\$68
Medicare	Non-Medicare	\$89	\$89	\$103	\$104	\$114	\$114	\$100	\$101	\$93	\$103
Non-Medicare		\$64	\$65	\$75	\$75	\$80	\$80	\$78	\$78	\$57	\$69
Non-Medicare	Medicare	\$89	\$89	\$103	\$104	\$114	\$114	\$100	\$101	\$93	\$103
Non-Medicare	Non-Medicare	\$129	\$129	\$150	\$150	\$159	\$160	\$156	\$156	\$113	\$138



The following charts outline the current and new monthly premium-share amounts (effective Jan. 1, 2005) for employees who retired after 12/31/02 and who have . . .

20-24 years of service

Monthly Premium Rates											
Retiree	Spouse/Dependent	Sandia Basic PPO Plan		Sandia Intermediate PPO Plan		Sandia Top PPO Plan		Lovelace Senior Plan/CIGNA Network POS Plan		Kaiser Permanente HMO	
		2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
Medicare		\$42	\$42	\$48	\$48	\$57	\$57	\$37	\$39	\$60	\$56
Medicare	Medicare	\$83	\$83	\$95	\$95	\$115	\$115	\$74	\$78	\$121	\$113
Medicare	Non-Medicare	\$149	\$149	\$172	\$173	\$190	\$191	\$167	\$169	\$155	\$171
Non-Medicare		\$107	\$108	\$125	\$125	\$133	\$134	\$130	\$130	\$94	\$115
Non-Medicare	Medicare	\$149	\$149	\$172	\$173	\$190	\$191	\$167	\$169	\$155	\$171
Non-Medicare	Non-Medicare	\$214	\$215	\$250	\$251	\$266	\$267	\$261	\$261	\$189	\$229

15-19 years of service

Monthly Premium Rates											
Retiree	Spouse/Dependent	Sandia Basic PPO Plan		Sandia Intermediate PPO Plan		Sandia Top PPO Plan		Lovelace Senior Plan/CIGNA Network POS Plan		Kaiser Permanente HMO	
		2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
Medicare		\$58	\$58	\$67	\$67	\$80	\$80	\$51	\$54	\$84	\$79
Medicare	Medicare	\$116	\$116	\$133	\$133	\$160	\$160	\$103	\$109	\$169	\$158
Medicare	Non-Medicare	\$208	\$209	\$241	\$242	\$266	\$267	\$234	\$237	\$217	\$239
Non-Medicare		\$150	\$151	\$175	\$175	\$186	\$187	\$182	\$182	\$132	\$161
Non-Medicare	Medicare	\$208	\$209	\$241	\$242	\$266	\$267	\$234	\$237	\$217	\$239
Non-Medicare	Non-Medicare	\$300	\$301	\$349	\$351	\$372	\$374	\$365	\$365	\$264	\$321

10-14 years of service

Monthly Premium Rates											
Retiree	Spouse/Dependent	Sandia Basic PPO Plan		Sandia Intermediate PPO Plan		Sandia Top PPO Plan		Lovelace Senior Plan/CIGNA Network POS Plan		Kaiser Permanente HMO	
		2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
Medicare		\$75	\$75	\$86	\$86	\$103	\$103	\$66	\$70	\$109	\$101
Medicare	Medicare	\$149	\$149	\$171	\$171	\$206	\$206	\$132	\$140	\$217	\$203
Medicare	Non-Medicare	\$267	\$268	\$310	\$311	\$342	\$343	\$301	\$304	\$278	\$308
Non-Medicare		\$193	\$194	\$225	\$225	\$239	\$240	\$234	\$234	\$170	\$206
Non-Medicare	Medicare	\$267	\$268	\$310	\$311	\$342	\$343	\$301	\$304	\$278	\$308
Non-Medicare	Non-Medicare	\$386	\$387	\$449	\$451	\$478	\$481	\$469	\$469	\$339	\$413

Sandia 401(k) Savings Plans

Although you may make changes to your Sandia 401(k) Savings Plan account throughout the year, not just during Open Enrollment, you may want to take a minute to review your current 401(k) account elections while you're evaluating your other benefit elections. You can view your current contribution elections at Fidelity's NetBenefits or in the My Benefits Summary on Sandia's My Rewards page.

For those of you who have been putting off enrollment in the Sandia 401(k) Savings Plans, this may be the perfect time to learn more and get going on your retirement savings.

401(k) Advantage: Sandia matches 66²/₃% on the first 6% of employee contribution, after one year of service. This means that if you contribute at least 6% of your paycheck biweekly to your 401(k) account, Sandia will contribute 4% to your account. Enrolling in the plan or changing your elections is easy on Fidelity's NetBenefits website.

Resources:

- www.401k.com (Fidelity NetBenefits)
- Fidelity by phone – (800) 240-4015
- Sandia 401(k) Savings Plans Retirement Webpage (<http://www-irm.sandia.gov/hr/benefits/savingsnews/>)
- Sandia 401(k) Savings Plans Offices
- Courtney Woods – 284-5830
- David Medina – 844-0997
- Rebecca Spires – 844-9965

Benefits Choices 2005

Open Enrollment is Oct. 20-Nov. 9

Actions required for Open Enrollment participants

Employees

If you wish to enroll in, add/drop dependents, or change any one of the following benefit plans, you will need to do so during the annual Open Enrollment period. All of the following actions must be completed by Nov. 9. There will no longer be an extended period for any elections.

- Medical Insurance: You can enroll, change medical coverage, change deductions to pre- or after-tax, add or drop dependents, or waive coverage.
- Dental Expense and Dental Deluxe Plans: Add or drop dependents only
- Reimbursement Spending Accounts: You can allocate a specific dollar amount to an account for unreimbursed health or day care (for eligible dependents) expenses on a pre-tax basis.
- Voluntary Group Accident: You may change your coverage amounts

and plans.

- Vacation Buy: You can participate in a plan that allows purchase of vacation on a pre-tax basis.

Retirees & Eligible Year-Round Students

If you wish to enroll in or change one of the following benefit plans, you need to do so at Open Enrollment. All of the following actions must be completed by Nov. 9:

- Medical Insurance: You can enroll, change medical coverage, add or drop dependents, or waive coverage.
- Dental Expense Plan (retirees only): You can add or drop dependents.

Benefits meeting schedules: employees

Albuquerque (Mountain Time)		
Benefits Choices 2005 (Summary of health care, RSA, VGA, and Vacation Buy)		
October 20 (Wednesday)	Steve Schiff Auditorium	1:00 PM – 2:00 PM
October 28 (Thursday)	CNSAC Auditorium	9:00 AM – 10:00 AM
November 1 (Monday)	Area IV Auditorium	9:00 AM – 10:00 AM
Reimbursement Spending Accounts		
October 20 (Wednesday)	Steve Schiff Auditorium	2:00 PM – 3:00 PM
October 28 (Thursday)	CNSAC Auditorium (Video)	10:00 AM – 11:00 AM
Livermore (Pacific Time)		
Benefits Choices 2005 (Summary of health care, RSA, VGA, and Vacation Buy)		
October 21 (Thursday)	Doubletree Club/Livermore 720 Las Flores Rd.	1:00 PM – 2:00 PM
October 26 (Tuesday)	Bldg. 904 Auditorium	1:00 PM – 2:30 PM
November 2 (Tuesday)	Bldg. 940 Auditorium	1:00 PM – 2:30 PM
Reimbursement Spending Accounts		
October 21 (Thursday)	Doubletree Club/Livermore 720 Las Flores Rd.	2:00 PM – 3:00 PM
October 26 (Tuesday)	Bldg. 904 Auditorium	2:30 PM – 3:30 PM
November 2 (Tuesday)	Bldg. 940 Auditorium	2:30 PM – 3:30 PM
Carlsbad – Via Video Link (Mountain Time)		
Benefits Choices 2005 (Summary of health care, RSA, VGA, and Vacation Buy)		
October 20 (Wednesday)	NPHA 201-A	1:00 PM – 2:00 PM
Reimbursement Spending Accounts		
October 20 (Wednesday)	NPHA 201-A	2:00 PM – 3:00 PM
Amarillo – Via Video Link (Central Time)		
Benefits Choices 2005 (Summary of health care, RSA, VGA, and Vacation Buy)		
October 20 (Wednesday)	Trilab Video Conference Room at Pantex	2:00 PM – 3:00 PM
Reimbursement Spending Accounts		
October 20 (Wednesday)	Trilab Video Conference Room at Pantex	3:00 PM – 4:00 PM
Washington, DC – Via Video Link (Eastern Time)		
Benefits Choices 2005 (Summary of health care, RSA, VGA, and Vacation Buy)		
October 20 (Wednesday)	Sandia Washington Office/ Rm. 1001	3:00 PM – 4:00 PM
Reimbursement Spending Accounts		
October 20 (Wednesday)	Sandia Washington Office/ Rm. 1001	4:00 PM – 5:00 PM
Nevada (Pacific Time)		
Benefits Choices 2005 (Summary of health care, RSA, VGA, and Vacation Buy)		
November 4 (Thursday)	Nevada Support Facility (NSF) Great Basin Conference Room N. Las Vegas, NV	3:00 PM – 4:30 PM
Reimbursement Spending Accounts		
November 4 (Thursday)	Nevada Support Facility (NSF) Great Basin Conference Room N. Las Vegas, NV	4:30 PM – 5:30 PM

Benefits meeting schedules: retirees

Albuquerque (Mountain Time)		
Benefits Choices 2005 – Non-Medicare (Summary of health care plan information)		
October 21 (Thursday)	MCM Elegante Hotel (formerly the Holiday Inn) 2020 Menaul Blvd. NE, in the Crest Room	8:30 AM – 9:30 AM
October 27 (Wednesday)	Mountain View Club* KAFB, 9310 Club Rd., Bldg. 22000	8:30 AM – 9:30 AM
November 3 (Wednesday)	MCM Elegante Hotel (formerly the Holiday Inn) 2020 Menaul Blvd. NE, in the Crest Room	1:00 – 2:00 PM
Benefits Choices 2005 – Medicare-Primary (Summary of health care plan information)		
October 21 (Thursday)	MCM Elegante Hotel (formerly the Holiday Inn) 2020 Menaul Blvd. NE, in the Crest Room	10:00 AM – 11:30 AM
October 27 (Wednesday)	Mountain View Club* KAFB, 9310 Club Rd., Bldg. 22000	10:00 AM – 11:30 AM
November 3 (Wednesday)	MCM Elegante Hotel (formerly the Holiday Inn) 2020 Menaul Blvd. NE, in the Crest Room	2:30 – 4:00 PM
Livermore (Pacific Time)		
Benefits Choices 2005 –Non- Medicare (Summary of health care plan information)		
October 21 (Thursday)	Doubletree Club/Livermore 720 Las Flores Road	9:00 AM – 10:00 AM
Benefits Choices 2005 – Medicare-Primary (Summary of health care plan information)		
October 21 (Thursday)	Doubletree Club/Livermore 720 Las Flores Road	10:00 AM – 11:30 AM
Nevada (Pacific Time)		
Benefits Choices 2005 – Non-Medicare and Medicare (Summary of health care plan information)		
November 4 (Thursday)	Nevada Support Facility (NSF) Great Basin Conference Room N. Las Vegas, NV	1:30 PM – 3:00 PM

*Take immediate left after entering Wyoming Gate and follow road.



Feedback

Another benefit: Vanpooling

Q: I often see large commuter vans with government license plates and the SNL logo on the doors. They are similar to the type of vans park & ride operators’ use at the airports. What are these vans and can I ride one if I want to carpool? I think they go to & from the South Valley/Isleta area but I am not sure of that. Are they SNL-owned car-pool vehicles? If so, how does one go about getting one if one does not currently travel my way?

A: Your question is a timely one. With the price of gas increasing and the parking issues here, alternative commuting is a good option. Sandia does not own any vehicles that serve as commuter vans. However we do have a healthy carpool program and we have several vanpools that service outlying areas. There are vanpools that run from south of Albuquerque to Sandia Labs. You can contact Debbie Moore at 844-RIDE to get details about costs and contact information. In fact, she can also answer your ques-tions on other forms of alternative commuting.

— Larry Clevenger (3300)



Source: Puget Sound RidePool